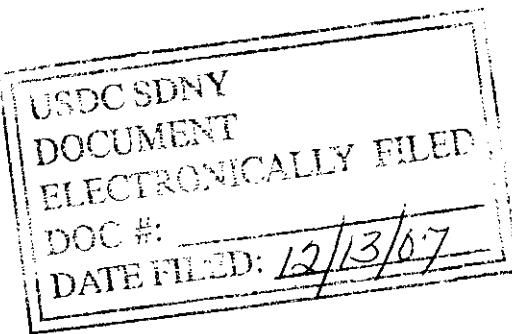


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MICHAEL J. GARCIA
 United States Attorney for the
 Southern District of New York
 By: REBECCA C. MARTIN (RM 0486)
 Assistant United States Attorney
 86 Chambers Street, 3rd Floor
 New York, New York 10007
 (212) 637-2714



UNITED STATES DISTRICT COURT
 SOUTHERN DISTRICT OF NEW YORK

-----x
 UNITED STATES OF AMERICA, :
 -----x

Plaintiff, :
 -----x

- against - : STIPULATION AND ORDER
 -----x

ROBERT L. HARDING, DEBRA HARDING, :
 OLIVER CROMWELL OWNERS, INC., :
 WASHINGTON MUTUAL BANK, :
 CHERI LANE BOWES, and ANDREW HARDING :
 -----x

STIPULATION AND ORDER
 OF DISMISSAL OF
ANDREW HARDING

No. 07 Civ. 5924 (LLS)

Defendants.
 -----x

WHEREAS, this action was commenced on June 21, 2007, against various defendants, alleging, inter alia, that tax assessments rendered against defendants Robert and Debra should be reduced to judgment and the United States be able to foreclose on tax liens upon personal property owned by Robert Harding, namely 1086 shares of common stock (the "Stock") in a cooperative apartment corporation, Oliver Cromwell Owners, Inc. ("Oliver Cromwell"), with a proprietary lease located at 12 West 72nd Street, Apt. 3E, New York, New York (the "Apartment");

WHEREAS, Andrew Harding is the brother of Robert Harding was named as a defendant in this action because he, inter alia, executed and is listed as a co-borrower on a deed of trust with Dime Savings Bank of New York for \$93,600.00 for the purpose of purchasing the

Stock, which was allocated to the Apartment. See Complaint ¶¶ 6-7.

IT IS HEREBY STIPULATED AND AGREED, by the undersigned defendant, Andrew Harding, and counsel for the United States as follows:

1. Andrew Harding waives any and all right, title, interest and any claim to the Apartment or the Stock or any property connected in any manner to the Apartment or Stock;
2. Andrew Harding waives any and all right to reside in or otherwise use the Apartment;
3. Andrew Harding agrees to cooperate in any manner necessary for purposes of discovery in the above-captioned matter and further agrees to cooperate in any manner necessary for purposes of any foreclosure authorized by the Court in this matter.
4. All claims asserted by the Government against Andrew Harding in the complaint filed in this case are dismissed and without costs or fees to either party.

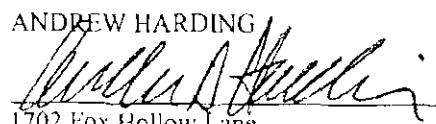
Dated: December 12, 2007
New York, New York

MICHAEL J. GARCIA
United States Attorney for the
Southern District of New York
Attorney for the United States
of America

By: 
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Date: December 10, 2007
Akron, Ohio

ANDREW HARDING


1702 Fox Hollow Lane
Akron Ohio 44333
Telephone: (330) 668-0005

So Ordered:

Lewis L. Stanton
United States District Judge

12/13/07